

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

Baltimore Division

IN RE:
CYNTHIA COTTON
Debtors

Case No. 09-24946-JFS

Chapter 13

CYNTHIA COTTON
Debtors

vs.
ONEWEST BANK, FSB
Respondent

RESPONSE TO DEBTORS OBJECTION TO PROOF OF CLAIM

COMES NOW, OneWest Bank, FSB ("OneWest"), by and through counsel, and responds to the Debtors' Objection to Proof of Claim as follows:

1. OneWest admits the averments in paragraph 1 of Debtors' Objection to Proof of Claim ("Objection").
2. OneWest denies the averments in paragraph 2 of the Objection.
3. OneWest denies the averments in paragraph 3 of the Objection. All funds received from the Debtor prior to the bankruptcy petition date, have been applied to the Debtor's account pursuant to the terms of the Note and Deed of Trust.

WHEREFORE, having opposed the Objection, Onewest prays that this Court:

1. Enter an order DENYING the Debtors' Objection to Proof of Claim; and
2. Grant such other and further relief as may be just and necessary.

Dated: January 4, 2010

Respectfully Submitted,

Bierman, Geesing & Ward, LLC

/s/ Kevin R. Feig, Esq.

Kevin R. Feig, Esq., MD Fed. Bar No. 15202

4520 East West Highway, Suite 200

Bethesda, MD 20814

(301) 961-6555

(301) 961-6491 (facsimile)

bankruptcy@bgw-llc.com

Attorney for the Respondent

CERTIFICATE OF SERVICE

I certify that on this 4th day of January, 2010, the following person(s) were served with a copy of the foregoing Response to Debtor's Objection to Proof of Claim electronically via the CM/ECF system or by first class mail postage prepaid to:

Gerard R. Vetter, Trustee
100 S. Charles Street, Suite 501, Tower II
Baltimore, MD 21201

Edward C. Christman
810 Gleneagles Court
Suite 301
Towson, MD 21286

Cynthia Cotton
1128 Wilson Avenue
Gwynn Oak, MD 21207

/s/ Kevin R. Feig, Esq.
Kevin R. Feig, Esq.